

**REMARKS**

I. STATUS OF THE CLAIMS

Claims 12-21 are canceled.

Various of the claims are amended herein.

New claims 29-38 are added.

Support for the claim amendments and new claims is found, for example, on page 14, lines 20-28; page 16, line 20 through page 17, line 18, of the specification.

In view of the above, it is respectfully submitted that claims 1-11 and 22-38 are currently pending.

II. REJECTION OF CLAIMS 1-28 UNDER 35 USC 112, FIRST PARAGRAPH

In the rejection, the Examiner indicates that claims 1, 23 and 28 recite an evaluation of the customer and their accounts, but that the disclosure skips the process of how the customer evaluation is accomplished.

Please note that independent claim 1 is amended herein to recite that the customer has more than one account. Claim 1 is also amended to recite that, in a single pass, the process evaluates the customer and each of the accounts **of the same type with the same strategy**. Further, claim 1 is amended to recite that **different types of accounts are evaluated with different strategies**. Somewhat similar amendments are made to the other independent claims.

The recited evaluation of a customer and accounts can be performed, for example, via the iterative functions shown in FIGS. 9-11 and 14. Various dependent claims recite detailed use of iterative functions. The application includes many specific business examples of how these iterative functions might be used.

Therefore, it is respectfully submitted that, from the disclosure in the application, a person of ordinary skill in the art would understand how to make and use the claimed invention.

In view of the above, it is respectfully submitted that the rejection is overcome.

III. REJECTION OF CLAIMS 1-28 UNDER 35 USC 102(E) AS BEING ANTICIPATED BY WALKER, USP 6,088,686

Independent claim 1 is amended herein to recite that the customer has more than one account. Claim 1 is also amended to recite that, in a single pass, the process evaluates the customer and each of the accounts **of the same type with the same strategy**. Further, claim 1 is amended to recite that **different types of accounts are evaluated with different strategies**. Somewhat similar amendments are made to the other independent claims. Support for the claim amendments is found, for example, on page 14, lines 20-28; page 16, line 20 through page 17, line 18, of the specification. See also page 17, line 19, through page 18, line 6, of the specification.

Walker evaluates all accounts that the customer holds with the organization, and aggregates balances across all the accounts.

However, Walker applies the same strategy to all the accounts, regardless of type. This operation in Walker is significantly different than the claimed invention, where accounts of the same type are evaluated in a single pass by the same strategy, but different types of accounts are evaluated with different strategies.

By applying the same strategy to all accounts regardless of type, Walker can be seen as teaching away from the claimed invention.

Please note that new claim 29 specifically recites accounts of a first type being evaluated in a single pass by a first strategy, and accounts of a second type being evaluated in a single pass by a second strategy different from the first strategy. New claim 36 includes somewhat similar language.

In view of the above, it is respectfully submitted that the rejection is overcome.

IV. CONCLUSION

In view of the above, it is respectfully submitted that the application is in condition for allowance, and a Notice of Allowance is earnestly solicited.

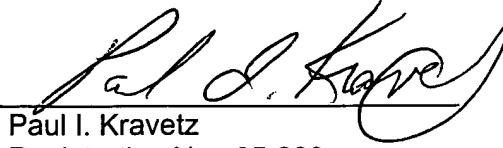
If any further fees are required in connection with the filing of this response, please charge such fees to our Deposit Account No. 19-3935.

Respectfully submitted,

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**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

**IN THE CLAIMS:**

**MARKED-UP VERSION OF THE CLAIMS**

Please CANCEL claims 12-21, without prejudice or disclaimer.

Please AMEND the claims as indicated below.

1. (ONCE AMENDED) A computer-implemented decision management process for evaluating a customer of an organization having [at least one account] more than one account, comprising:

in a single pass, evaluating the customer and each of the accounts of the same type with the same strategy, different types of accounts being evaluated with different strategies; and

taking an action in accordance with a result of said evaluating.

2. (NOT AMENDED) A process as in claim 1, wherein the customer and accounts are evaluated in accordance with customer data and account data, respectively, the process further comprising:

providing the customer data and the account data to the process for evaluation on separate extracts.

3. (NOT AMENDED) A process as in claim 1, wherein the customer and accounts are evaluated in accordance with customer data and account data, respectively, the process further comprising:

providing the customer data and the account data to the process for evaluation on a plurality of extracts.

4. (NOT AMENDED) A process as in claim 3, wherein different extracts are associable with different data sources.

5. (NOT AMENDED) A process as in claim 1, wherein the customer and accounts are evaluated in accordance with customer data and account data, at least one of the group consisting of the customer data and the account data being accessed for evaluation via

virtual attributes.

6. (ONCE AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts of the same type via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of said accounts of the same type of the customer.

7. (ONCE AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts of the same type via an iterative matrix having virtual attributes and which iterates through in accordance with the number of said accounts of the same type of the customer.

8. (ONCE AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts of the same type via an iterative function having virtual attributes and which iterates through in accordance with the number of said accounts of the same type of the customer.

9. (ONCE AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts of the same type via an iterative function having both virtual attributes and non-virtual attributes and which iterates through in accordance with the number of said accounts of the same type of the customer.

10. (ONCE AMENDED) A process as in claim 1, wherein said evaluating comprising:

evaluating the customer and each of the accounts of the same type via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of said accounts of the same type of the customer, wherein the first iterative function calls the second iterative function.

11. (NOT AMENDED) A process as in claim 10, wherein the first iterative

function is an iterative decision tree and the second iterative function is an iterative matrix.

12. (CANCELED)

13. (CANCELED)

14. (CANCELED)

15. (CANCELED)

16. (CANCELED)

17. (CANCELED)

18. (CANCELED)

19. (CANCELED)

20. (CANCELED)

21. (CANCELED)

22. (NOT AMENDED) A process as in claim 8, further comprising:  
storing results of iterations through the iterative function in a derived virtual  
attribute.

23. (ONCE AMENDED) A computer-implemented decision management  
process for evaluating a customer of an organization having more than one account, comprising:  
providing an iterative function to evaluate the customer and each of the accounts  
of the same type, the iterative function having virtual attributes for accessing at least one of the  
group consisting of customer data and account data;  
iterating through the iterative function in accordance with the number of the  
accounts of the same type, to thereby evaluate the customer and each of the accounts of the  
same type with the same iterative function, accounts of different types being evaluated with

different iterative functions; and

taking an action in accordance with a result of the evaluation of the customer.

24. (NOT AMENDED) A process as in claim 23, wherein the iterative function is one of the group consisting of an iterative decision tree, an iterative matrix, an iterative score model, an iterative list processor and an iterative user exit.

25. (NOT AMENDED) A process as in claim 23, wherein the iterative function calls another iterative function.

26. (ONCE AMENDED) An apparatus for evaluating a customer of an organization having more than one account, comprising:

an computer-implemented evaluation device which, in a single pass, evaluates the customer and each of the accounts of the same type with the same strategy, accounts of different types being evaluated with different strategies; and

an action taking system which takes an action in accordance with a result of the evaluation by the evaluation device.

27. (ONCE AMENDED) An apparatus as in claim 26, wherein the evaluation device evaluates the customer and each of the accounts of the same type via an iterative function having virtual attributes and which iterates through in accordance with the number of said accounts of the same type.

28. (ONCE AMENDED) An apparatus for evaluating a customer of an organization having more than one account, comprising:

computer-implemented evaluating means for, in a single pass, evaluating the customer and each of the accounts of the same type with the same strategy, different types of accounts being evaluated with different strategies; and

means for taking action in accordance with a result of the evaluation by the evaluating means.

Please ADD the following NEW claims:

29. (NEW) A computer-implemented decision management process for evaluating a customer of an organization having more than one account of a first type, and more than one account of a second type, comprising:

in a single pass, evaluating the customer and each of the accounts of the first type with a first strategy;

in a single pass, evaluating the customer and each of the accounts of the second type with a second strategy different from the first strategy; and

taking an action in accordance with said evaluating the customer and each of the accounts of the first type and said evaluating the customer and each of the accounts of the second type.

30. (NEW) A process as in claim 29, wherein said evaluating the customer and each of the accounts of the first type comprises:

evaluating the customer and each of the accounts of the first type via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of accounts of the first type of the customer.

31. (NEW) A process as in claim 30, wherein said evaluating the customer and each of the accounts of the second type comprises:

evaluating the customer and each of the accounts of the second type via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of accounts of the second type of the customer.

32. (NEW) A process as in claim 29, wherein said evaluating the customer and each of the accounts of the first type comprises:

evaluating the customer and each of the accounts of the first type via an iterative matrix having virtual attributes and which iterates through in accordance with the number of accounts of the first type of the customer.

33. (NEW) A process as in claim 32, wherein said evaluating the customer and each of the accounts of the second type comprises:

evaluating the customer and each of the accounts of the second type via an

iterative matrix having virtual attributes and which iterates through in accordance with the number of accounts of the second type of the customer.

34. (NEW) A process as in claim 29, wherein said evaluating the customer and each of the accounts of the first type comprises:

evaluating the customer and each of the accounts of the first type via an iterative function having virtual attributes and which iterates through in accordance with the number of accounts of the first type of the customer.

35. (NEW) A process as in claim 34, wherein said evaluating the customer and each of the accounts of the second type comprises:

evaluating the customer and each of the accounts of the second type via an iterative function having virtual attributes and which iterates through in accordance with the number of accounts of the second type of the customer.

36. (NEW) A process as in claim 29, wherein said evaluating the customer and each of the accounts of the first type comprises:

evaluating the customer and each of the accounts of the first type via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of accounts of the first type of the customer, wherein the first iterative function calls the second iterative function.

37. (NEW) A process as in claim 36, wherein said evaluating the customer and each of the accounts of the second type comprises:

evaluating the customer and each of the accounts of the second type via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of accounts of the second type of the customer, wherein the first iterative function calls the second iterative function.

38. (NEW) A computer-implemented decision management process for evaluating a customer of an organization having a plurality of accounts of different types, comprising:

for each type of account, in a single pass, evaluating the customer and each of the accounts of the respective type with the same strategy, to thereby produce results, different

types of accounts being evaluated with different strategies; and  
taking actions in accordance with the results.